



Andrew M. Ayers

AndrewMAyers.com

877-262-9377

September 2025

Make Your Money Matter

Finding the Right Cause for Your Cash

Many clients I help with estate planning ask about leaving money to charity. Their most common question is, "What do other people do?"

The challenge in answering this question is that the decision is always highly personal. I can tell my clients how others generally make charitable bequests, but in reality, the choice will ultimately be theirs and theirs alone.

In recognition of the International Day of Charity on Sept. 5, it's a good time to focus on what moves people to donate to worthy causes and how they decide which ones to choose.

Both of the charities I've chosen to support are dedicated to causes with personal meaning to my family. My brother and I remember our grandmother from her healthier years, and we also watched her suffer at the end from Parkinson's disease. We were very young, but we saw what that disease can do to a person. Today, I donate regularly to the Michael J. Fox Foundation for Parkinson's Research — a big nonprofit laser-focused on a single goal, supported by a celebrity advocate, and it has raised more than \$2 billion for research to end that disease.

My other chosen charity, the Pulmonary Hypertension Association (PHA), supports research on ending the disease that imperiled my mother and ultimately ended her life. When she was diagnosed, the rest of our family ran to Google to figure out what the heck PHA was — essentially, hypertension of the heart. The news scared us all

into paying more attention to our cardiac health. The PHA is a strong resource that provides education and support groups to help victims' family members.

In working with clients, I'm always interested in charities that interest them. The best choices usually have several things in common.

Personal Meaning

Many donors choose charities they know very well. Some have worked inside organizations such as Doctors Without Borders, understand their inner workings, and donate confidently based on their experience.

Others select recipients based on a heartfelt sense of purpose. During the Los Angeles wildfires, many people gave to the Red Cross to help the homeless. But others might feel a deeper connection to a different kind of refugee. Perhaps they are pet owners, and they are thinking about the dogs and cats that fled their houses during the fire. For them, donating to the local shelter is more meaningful.

Integrity and Efficiency

Any organization you choose should have a well-organized website that offers resources and makes donating easy. Be wary of any charity that is a target of substantive lawsuits.

Also, vet the nonprofit online via any of several charity-rating services. Charity Navigator assigns 0- to 4-star ratings on 225,000 charities based on their impact, accountability, efficiency, and leadership. CharityWatch, a watchdog group, dives into nonprofits' financial statements and tax filings to assess their efficiency and integrity. The BBB Wise Giving Alliance rates nonprofits on their governance, finances, and accuracy of fundraising appeals. And GiveWell investigates hundreds of global charities and picks a few that make the best use of donor dollars.

Decisions about charitable bequests can be deeply personal and engaging, and they are worth the time and effort. Winston Churchill's oft-repeated observation is that we make a living by what we get, but we make a life by what we give. As you weigh your charitable donations, I hope you, too, can find recipients who lend meaning to your life.

- Andrew M. Ayers





Insurance After Impact

What to Say, Do, and Avoid After an Accident

Nobody leaves their home intending to get into a car accident, but thousands of collisions still happen every day. They happen when people drive to work, pick up the kids from school, travel across the country on vacation, and in almost any other driving situation you can imagine. Statistics show that most Americans experience 3–4 accidents in their lives, but that doesn't necessarily mean we know what to do immediately after the event. This can be especially daunting and stressful for young or new drivers.

The aftermath of an accident can be complicated, partly because of insurance companies. Regardless of whether you're at fault or another driver is to blame, you must report the accident to your insurance company and maybe even the other party's insurance to get everything straightened out. If it's been a while since you last reviewed your policy, set aside time to review it. Familiarize yourself with important terms and understand your policy to the best of your ability. Awareness of your coverage will help when dealing with an adjuster.

Let's walk through what you should do immediately after an accident and how to set yourself up for success when dealing with insurance companies.

Document as much as you can.

After an accident, you must do everything possible to protect yourself. Even if the other driver was obviously at fault, you never know what they will claim when talking to the police or their insurance carrier. Take pictures or record videos of the accident scene, any vehicles involved, and visible injuries. After speaking with police officers, request a copy of their report, which may include information stating who was at fault. If you need to see a medical professional, then obtain records of any treatment, prescriptions, or doctor's visits for injuries from the accident. Lastly, gather contact information for any witnesses to

the accident if possible. All of this documentation will serve as evidence should insurance push back.

Watch what you say.

You'll often hear attorneys say you should be very careful when speaking with law enforcement to ensure you don't admit guilt or say something that lands you in trouble. They're not the only group you need to be cautious of when expressing your thoughts. You'll likely have to speak with an insurance adjuster whose sole job is to minimize the amount the insurance company pays on claims. It's vital that you don't speculate or admit fault when speaking with an adjuster. Anything you say on this call could affect your potential compensation. Cooperate as much as you can, but avoid giving a recorded statement until you know the full extent of your injuries. Another thing to remember is that the insurance company will likely try to settle this matter quickly. Their initial offer may be tempting, but don't jump the gun. Wait until you know the full extent of your injuries and the situation before accepting their offer, or else you could receive less compensation than you need.

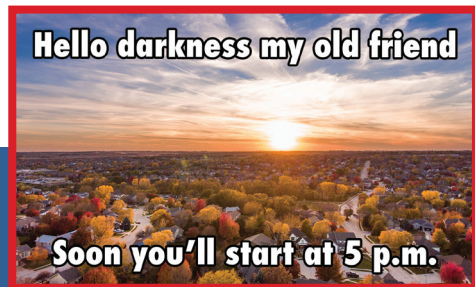
Know when to turn to legal help.

Not every car accident will require legal counsel or involvement. Ideally, you won't suffer a severe injury or deal with an uncooperative insurance company. If you aren't so lucky, you should hire a lawyer to represent you and fight for your rights. There's a good chance the insurance company will take your claim more seriously once it realizes you have legal representation. An attorney can provide guidance and advice regarding communication and signing documents. Your lawyer should be able to break down the terms of any document your insurance company sends.

Even if things go your way initially, you may need to stay on top of your own or the other party's insurance carrier to ensure they don't drag their feet. Follow up regularly to ensure your claim continues to move forward!



TAKE A **BREAK**



When You Lose Your Cool, Find Your Courage

Strong Parents Say I'm Sorry

Parenting is one of the most challenging responsibilities anyone can undertake. A parent must be a strong role model, providing guidance, structure, and support. However, everyone still makes mistakes even with the best intentions and dedicated effort. Sometimes, you might take it too far and get mad at your kids for something that isn't their fault or isn't a big deal. Nobody is perfect, but how you respond to mistakes shows your true character. In today's society, apologizing is considered a sign of weakness when in reality, it's one of the most efficient and effective ways to take responsibility for your actions.

All parents have experienced a moment when their children did something that upset them and responded in a manner that leads to a guilty conscience a few hours later. You don't have to let those feelings fester. Instead, apologize for how you reacted. By reaching out and acknowledging your mistakes, you're building trust with your children, fostering a healthy relationship, and teaching them the importance of accountability.

Apologizing to your children isn't as simple as giving a half-hearted "I'm sorry." Start by showing empathy and recognizing their hurt feelings. They may feel scared or upset that you were mad at them or believed they did something wrong, and it's perfectly okay for them to feel that way. Make sure they know that before explaining the situation and accepting responsibility for your actions.

After explaining the situation, you must put your child's mind at ease so they don't develop a fear of you. Commit to never making that mistake again, and try to be as clear as possible when discussing your actions. They likely have more understanding than you realize. If lingering tension or apprehension remains, find a way to connect with them, such as taking them to their favorite restaurant to discuss the situation further.

Possibly the most important part of this process is actually saying the words "I'm sorry." Through their educational journey and children's media, they've learned the importance of those words, so make sure you use them.

Apologizing to your kids will strengthen your relationship and help them grow emotionally. Don't dismiss the power of a good apology!

Grilled Teriyaki Flank Steak

Inspired by TheShortOrderCook.com

Ingredients

Marinade

- 2/3 cup red wine
- 1/2 cup soy sauce or tamari
- 1/3 cup brown sugar
- 1/4 cup sesame oil
- 1 tbsp sesame seeds
- 1 tsp minced garlic
- 1/4 tsp black pepper
- 1/4 tsp ginger powder
- 1/4 tsp red pepper flakes (optional)

Meat

- 1 1/2 lbs flank steak

Directions

1. In a large bowl, whisk together marinade ingredients.
2. Place the flank steak in a large, rimmed dish. Pour the marinade over the meat.
3. Refrigerate and allow to marinate for 15 minutes. Flip and let marinate for another 15 minutes.
4. Preheat grill to 400 F.
5. Add the meat to the grill and cook for 3–5 minutes on each side. Leave the grill lid open to avoid overcooking.
6. For a medium-rare steak, remove from grill at 130 F internally, and for medium, remove at 140 F.
7. Let the meat rest on a cutting board for 5–10 minutes. Then, slice against the grain into thin pieces and enjoy!



6800 France Ave., Ste. 190
Edina, MN 55435

877-262-9377

AndrewMAyers.com



PRST STD
US POSTAGE
PAID
BOISE, ID
PERMIT 411

Small Business & Personal Planning Attorney

See what my clients say about me on [MyGoogleReviews.com!](#)

INSIDE THIS ISSUE

- 1 Before You Click 'Donate': A Guide to Giving That Matters
- 2 Your Game Plan for Post-Accident Chaos
- 3 Grilled Teriyaki Flank Steak
A Parent's Guide to Meaningful Apologies
- 4 Chris Brown Sued for Alleged Defamation

WHEN FANDOM TURNS TO FURY

Chris Brown's Superfan Sues Over Online Shaming

Since social media became mainstream, fans have had constant access to celebrity idols. These fans can keep up to date on any projects the celebrity is involved in, monitor their private lives, and even attempt to communicate with them. Some fans have taken it to the next level, creating fan pages to share their thoughts and feelings about their celebrity crush or fascination. It's usually all in good fun, but occasionally, a celebrity will take the attention the wrong way and put the individual in the limelight. Chris Brown recently did this to a superfan, causing her to retaliate with a lawsuit.

Angela Reliford frequently posted online about Chris Brown, his music, and his dancers under the name [chrisbrownswife777](#). Reliford claims to have met Brown at a meet-and-greet in Canada last year. She attended the event's afterparty, where Brown's security

team asked her to leave after an incident between Reliford and Brown's lead dancer. She immediately went live on Instagram to speak of fantasies of killing Brown's dancers (which probably wasn't a good idea, either). Brown eventually reposted that video with extra graphics, alluding that Reliford was a stalker making threats against his crew.



Brown has quite the online tribe, with over 144 million followers on Instagram. Many followers saw his response video about Reliford and took it upon themselves to defend their favorite singer. Reliford claims she has been relentlessly attacked online, with many comments misgendering her. She also has stated that someone attacked her at her workplace after viewing the content.

Reliford filed a \$30 million lawsuit against Brown this past May. She alleges defamation, slander, libel, copyright infringement, invasion of privacy, emotional distress, and negligence over the video.

"You threw me to 145 million people, and I was destroyed, ripped apart, and for what? Because I no longer wanted to support you?" stated Reliford. Chris Brown and his team have not publicly responded to the lawsuit at the time of this writing.